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cont

system 10 (shown in Figure 1) and contain data entry fields for independent variables used in modeling the operations of a financial services business. Examples of independent variables shown in Figures 4A-4B include those relating to volume, assignments, cash application, adjustments, collections, client services, tolerance, labor, file/mail/imaging, and capacity.

On page 20, please delete paragraph [0094] and replace with the following paragraph:

A4

Figure 6 is a scenario summary report 104 which includes dependent variable outputs resulting from independent variable inputs into the base model. Dependent variables displayed are calculated from the independent variables introduced as input to system 10 in Figures 4A-4B and Figure 5. Figures 7 through 11 are continuations of scenario summary report 104.

On page 24, please delete paragraph [00105] and replace with the following paragraph:

A5

Figures 15A through 42D are a scenario summary report 250, which shows results of six scenarios run against a baseline scenario (shown in Figures 6 through 11). Report 250 indicates capacity and requirements over a period of years based upon the six scenarios. Although six scenarios are summarized in report 250, system 10 should not be construed as being so limited.

#### REMARKS

Submitted herewith is a Request for Approval of Formal Drawings and a Submission of Marked Up Paragraphs. Figures 4 and 15-42 have expanded over multiple drawing sheets to meet the font size requirements. The specification has been amended to reflect the division of Figures 4 and 15-42. No new matter has been introduced by the proposed division of Figures 4 and 15-42, and the corresponding amendments to the specification..